

REMARKS

Claims 1-4, 6-12, 14-21, 25-31, 33-40, 42-48, 50-51, 70-73, 75-79, 81-82 and 106 are pending in the application. Claims 1, 21, 40, 70 and 106 are amended; claims 108-110 are cancelled and claims 22 and 23 are cancelled. No new matter was added. Support for the amendments can be found in Fig. 22D and cancelled claims 22 and 23, for example.

The Examiner has rejected claims 1-4, 6-12, 15-17, 20-31, 34-36, 39-40, 42-48, 51, 70-73, 75-79 and 82 under 35 U.S.C. § 103(a) as unpatentable over Wizig (U.S. Patent No. 6,735,569) in view of Warady et al. (U.S. Patent No. 6,067,522). The Examiner has rejected claims 14, 18-19, 33, 37-38, 50, 81, and 106 under 35 U.S.C. § 103(a) as being unpatentable over Wizig and Warady in view of Spurgeon (U.S. Patent No. 5,890,129). Applicants respectfully traverse the rejection.

With regard to independent claims 1, 40, 106 and 109, the applied references fail to disclose or render obvious the portion of the claims provided below:

“analyzing the initial purchase selection and displaying an offer for additional coverage based on the initial purchase selection.”

Instead, Wizig discloses a method and system for the selection of healthcare services using a comprehensive selection registration form. *See* Wizig’s Fig. 30. Wizig’s form provides a list of healthcare service providers in drop-down menus for each healthcare service provider category. *See* Wizig’s Col. 14, line 66 - Col. 15, line 2. The user then selects a healthcare service provider for each category. After the user-selection is received by the system, a confirmation page is transmitted to the user listing the user’s selections for each category as to the healthcare service provider and co-payment. *See* Wizig’s Col. 16, lines 19-22. Because Wizig merely transmits a confirmation page after

a user-selection rather than displaying an additional offer, Wizig fails to disclose all of the features of the above independent claims.

In addition, Warady fails to cure the deficiencies of Wizig because Warady is silent regarding recognizing a deficiency in healthcare coverage and displaying an offer for additional coverage based on a initial purchase selection.

With regard to independent claims 21, 70, 108 and 110, the applied references fail to disclose or render obvious the portion of the claims provided below:

“at least one of the different line items displayed on the interface includes a predefined contribution to said employee for purchase of at least one of said line items, said predefined contribution being provided by an employer of said employee.”

Similar features were recited in cancelled claims 22 and 23. In its rejection, the Office Action alleges that Wizig’s Col. 12, lines 24-29 and Figs. 24, 30 and 53 discloses the above feature. *See* Office Action’s page 10. Applicants respectfully disagree.

Instead of including a predefined employer contribution amount with each line item, Wizig discloses a total employer contribution amount for the entire health care package. *See* Wizig’s Col. 12, lines 24-28. For example, Wizig’s Fig. 24 shows an employer confirmation page for the user “John Michael Jones,” whose employer Wizig & Company contributes \$5,000 per year to his healthcare services package. Because Wizig merely discloses the total employer contribution for a healthcare services package rather than the employer contribution for each line item displayed on the interface, Wizig fails to disclose all of the features of the above independent claims.

In addition, Warady fails to cure the deficiencies of Wizig because Warady is silent regarding the display of employer contribution, in general.

Accordingly, for the reasons stated above, the applied references fail to disclose or render obvious all of the features of the independent claims. In addition, the dependent claims are patentable at least for their dependence on the allowable independent claims as well as for the additional features they recite.

CONCLUSION

In view of the foregoing Amendment and remarks, Applicants respectfully submit that the present application is in condition for allowance and such action is respectfully requested. Should the Examiner determine otherwise, Applicants' representatives suggest a telephone interview in order to expedite prosecution of the application.

Respectfully submitted,

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